

**IN THE BANKRUPTCY COURT OF THE  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

Beverly Lewis

Debtor.

Chicago Patrolmen's Federal Credit Union  
Plaintiff,

v.

Beverly Lewis

Defendant.

Chapter 13

Case No. 18-17988

Judge Cassling

Adv. No.

**COMPLAINT TO DETERMINE THE DISCHARGEABILITY OF A DEBT**

Chicago Patrolmen's Federal Credit Union, by and through its attorneys Kerry Trunkett and Caroline Hasten of Trunkett & Trunkett, P.C., for its Complaint against the Defendant, Beverly Lewis, herein "the Defendant," pursuant to 11 U.S.C. §523, §523(a)(2)(C) and §523(a)(2)(A) of the United States Bankruptcy Code, states as follows:

**JURISDICTION**

1. This Court has jurisdiction over this matter pursuant to 28 U.S.C §1334 and Internal Operating Procedure 15(d) of the United States District Court for the Northern District of Illinois.
2. This is a core proceeding brought pursuant to 28 U.S.C § 157(b)(2)(I) and (J) and brought as an adversary proceeding under Federal Rule of Bankruptcy Procedure 7001.
3. This is a claim for relief brought pursuant to 11 U.S.C. §523(a)(2)(C) and §523(a)(2)(A).

BACKGROUND

4. On June 25, 2018, the Defendant voluntarily filed for protection under Chapter 13 of the United States Bankruptcy Code.

5. At all times pertinent to the allegations herein, the Defendant was a member of the Chicago Patrolmen's Federal Credit Union, a non-profit, member owned financial institution.

6. At the time of filing, the Defendant was indebted to the Credit Union pursuant to an open end Visa credit card (account ending in XXXX-2799) with a credit limit of \$13,000.00 (hereinafter "Credit Card").

7. Between March and June of 2018, the Defendant made purchases on the Credit Card in the amount of \$9,628.23. Attached hereto as Exhibit A are true and correct copies of the Defendant's March, April, May, and June Credit Card Statements.

8. At the time of filing, the balance on the Defendant's Credit Card was \$12,957.72. *See Ex. A, p. 10.*

9. Between June 1 and June 25, 2018, the Defendant made several large purchases for luxury items including but not limited to: a payment to McGrath Lexus in the amount of \$536.78; a payment to a jewelry store in the amount of \$750.00; two payments to Gucci of \$639.45 and \$106.25; and several large purchases at Party City, TJ Maxx, Marshall's, Nordstrom, Chico's, Ross and other retailers. *See Ex. A, pp. 10-12.*

10. In the month of June alone, the Defendant spent \$6,342.62 leading up to her bankruptcy filing on June 25, 2018.

COUNT I

11 U.S.C. §523(a)(2)(C)

**The Defendant Obtained a Cash Advance in Excess of \$950 in the Seventy Days Preceding The Bankruptcy Filing**

11. The Credit Union incorporates paragraphs 1 – 10 as paragraph 11.

12. Between March and June 2018, the Defendant made several large purchases totaling \$9,628.23.

13. The credit card is an “open end credit plan.”

14. The Defendant ran her credit card up to the credit limit in the amount of \$12,957.72 before filing for bankruptcy protection.

15. Most purchases were for luxury goods or services, not reasonably necessary for the support of maintenance of the debtor or the debtor’s dependent.

16. Pursuant to the Credit Card Agreement, the Defendant agrees to pay reasonable attorneys’ fees and costs associated with the Credit Card. *See Ex. A, p. 15.*

WHEREFORE, Chicago Patrolmen’s Federal Credit Union respectfully requests that this Court find the debt owed to the Credit Union non-dischargeable and enter judgment in the amount of \$12,957.72 plus costs and attorneys’ fees pursuant to 11 U.S.C. §523 (a)(2)(C) and for further relief as this Court deems just.

## **COUNT II**

### **11 U.S.C. §523(a)(2)(A)**

#### **The Defendant Committed Actual Fraud Because She Did Not Intend to Repay The Debt**

17. The Credit Union incorporates paragraphs 1 – 16 as paragraph 17.

18. The Defendant committed actual fraud because she did not have the good faith intent to pay the Credit Union for the purchases on the Credit Card.

19. The Defendant was insolvent at the time she made these purchases in anticipation of filing for bankruptcy protection.

20. There was no change in circumstances between the time the Defendant made the purchases and the time she filed for bankruptcy protection. There was no job loss and no sudden or unexpected financial hardship.

21. The Credit Union extended the credit as a result of a false representation that the Defendant intended to repay the debt.

22. The Defendant used her Credit Card to make several large purchases, including a payment to McGrath Lexus in the amount of \$536.78; a payment to a jewelry store in the amount of \$750.00; two payments to Gucci of \$639.45 and \$106.25; several large purchases at Party City, TJ Maxx, Marshall's, Nordstrom, Chico's, Ross and other retailers.

WHEREFORE, Chicago Patrolmen's Federal Credit Union respectfully requests that this Court find the debt owed to the Credit Union non-dischargeable and enter judgment in the amount of \$12,957.72 plus costs and attorneys' fees pursuant to 11 U.S.C. §523(a)(2)(A) and for further relief as this Court deems just.

Respectfully Submitted,

Chicago Patrolmen's Federal Credit Union

By: Caroline Hasten  
Caroline Hasten, One of Its Attorneys

**TRUNKETT & TRUNKETT, P.C.**  
20 N. Wacker Drive  
Suite 1434  
Chicago, Illinois 60606  
312.324.3101  
Kerry Trunkett: 6188221  
Caroline Hasten: 6316656  
chasten@trunkettlawpc.com

Cardholder Name  
BEVERLY J BROWN-LEWIS

Account Number



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CHICAGO PATROLMEN'S  
FEDERAL CREDIT UNION

# EXHIBIT A

## Account Information

Statement Closing Date 04/02/2018  
Credit Limit \$13,000.00  
Available Credit NONE  
Cash Credit Limit \$13,000.00  
Available Cash \$0.00

## Account Summary

Previous Balance \$3,749.80  
- Payments \$100.00  
- Other Credits \$0.00  
+ Purchases \$755.53  
+ Cash Advances \$0.00  
+ Other Debits \$0.00  
+ Fees Charged \$0.85  
+ Interest Charged \$46.83  
= New Balance \$4,453.01

## Payment Information

Payment Due Date: 04/27/2018 Minimum Payment Due: \$90.00 New Balance: \$4,453.01

**Late Payment Warning:** If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$35.00.

**Minimum Payment Warning:** If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. The table is based on your standard minimum payment and does not include any past due and overlimit amounts. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	19 Years	\$9,383.00
\$152.00	3 Years	\$5,471.00 (Savings = \$3,912.00)

If you would like information about credit counseling services, call 1-800-326-8814.

## Transactions

Post Date	Trans Date	Reference	Description	Amount
03/13	03/12	2449398EP0T42FQW6	WEBROOT SOFTWARE, INC. 866-612-4268 CO	\$42.47
03/14	03/13	2449215ETS0L9G1TV	PAYPAL *RICHEXT 402-935-7733 IL	\$173.07
03/14	03/13	2469216ER2XS7AHQM	AMAZON MKTPLCE PMTS AMZN.COM/BILL WA	\$52.53
03/16	03/15	2439900ES8KJTTPS0	GEEKSQUADPLAN 00015784 800-4335778 MN	\$10.99
03/20	03/10	2469216EM2XF5LJT3	TM *KEM 800-653-8000 CA	\$244.92
03/25	03/25	2449215F4LXY11AFX	ETHIKA INC 888-502-5310 CA	\$75.00
03/26	03/25	2449215F5LRQNTMD6	ETHIKA INC 888-502-5310 CA	\$72.50
03/28	03/26	7499876F6PLM0ELF2	THE EYE CORNER 447415993735 GB	\$84.05

✓ Remit Payment to:  
CHICAGO PATROLMEN'S FCU  
PO BOX 660493 DALLAS TX 75266-0493

✉ Mail Inquiries To:  
CUSTOMER SERVICE P.O. BOX 31112 TAMPA,  
FLORIDA 33631-3112

📞 Questions?  
Call Customer Service: 855-887-9759  
Lost or Stolen Card: 800-449-7728

**We appreciate your membership!**

Detach the bottom portion and return payment using enclosed envelope to be received no later than by 5:00 p.m. on the due date. Please use blue or black ink.

CHICAGO PATROLMEN'S FCU  
1407 W WASHINGTON  
CHICAGO IL 60607-1820

Account Number

New Balance \$4,453.01

Minimum Payment Due \$90.00

Please include your account number on your check.

Payment Due Date						
April						
S	M	T	W	T	F	S
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30					

☐ New address, phone number or e-mail?  
Check the box to the left and print changes on back.

Amount Enclosed \$

0000000000

CHICAGO PATROLMEN'S FCU  
PO BOX 660493  
DALLAS TX 75266-0493

BEVERLY J BROWN-LEWIS  
2639 W 86TH ST  
CHICAGO IL 60652-3931

68961



Cardholder Name  
BEVERLY J BROWN-LEWIS

Account Number



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Transactions (continued)				
Post Date	Trans Date	Reference	Description	Amount
			8087 59.00 826 1.424576271	\$0.00
03/29	03/29	7414136F800XTMJG9	PAYMENT - THANK YOU	\$100.00-
Fees				
03/28	03/26	7499876F6PLM0ELF2	DF-FOREIGN TRAN FEE POSTED	\$0.85
TOTAL FEES FOR THIS PERIOD				\$0.85
Interest Charged				
04/02	04/02		Interest Charge on Purchases	\$46.83
04/02	04/02		Interest Charge on Cash Advances	\$0.00
TOTAL INTEREST FOR THIS PERIOD				\$46.83
2018 Totals Year-to-Date				
Total fees charged in 2018				\$0.85
Total interest charged in 2018				\$176.18

Interest Charge Calculation				
Your Annual Percentage Rate (APR) is the annual interest rate on your account.				
Type of Balance	APR %	Balance Subject To Interest Rate	Interest Charge	Remaining Balance
Purchases	13.90%	\$4,045.67	\$46.83	\$4,453.01
Cash Advances	13.90%	\$0.00	\$0.00	\$0.00
Days in Billing Cycle: 31				
See reverse side of page one for explanation of Interest Charge calculation. Credit Purchases calculated using Method G. Cash Advance Charges calculated using Method A.				

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1-2

## OA9006AC

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05/2018

## 64894





**Cardholder Name**  
BEVERLY J BROWN-LEWIS

**Account Number**



Page 2 of 2

Transactions (continued)				
Post Date	Trans Date	Reference	Description	Amount
04/30	04/29	2443106G7TF3MD2K6	BURLINGTON STORES 1094 EVERGREEN PAR IL	\$86.29
Fees				
TOTAL FEES FOR THIS PERIOD				\$0.00
Interest Charged				
05/02	05/02		Interest Charge on Purchases	\$58.30
05/02	05/02		Interest Charge on Cash Advances	\$0.00
TOTAL INTEREST FOR THIS PERIOD				\$58.30
2018 Totals Year-to-Date				
Total fees charged in 2018				\$0.85
Total interest charged in 2018				\$234.48

Interest Charge Calculation				
Your Annual Percentage Rate (APR) is the annual interest rate on your account.				
Type of Balance	APR %	Balance Subject To Interest Rate	Interest Charge	Remaining Balance
Purchases	13.90%	\$5,035.84	\$58.30	\$5,954.66
Cash Advances	13.90%	\$0.00	\$0.00	\$0.00
Days in Billing Cycle: 30				
See reverse side of page one for explanation of Interest Charge calculation. Credit Purchases calculated using Method G. Cash Advance Charges calculated using Method A.				

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**Cardholder Name**  
BEVERLY J BROWN-LEWIS

**Account Number**

**VISA**

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**CHICAGO PATROLMEN'S**  
FEDERAL CREDIT UNION

**Account Information**

Statement Closing Date 06/01/2018  
Credit Limit \$13,000.00  
Available Credit \$6,196.00  
Cash Credit Limit \$13,000.00  
Available Cash \$6,196.00

**Account Summary**

Previous Balance \$5,954.66  
- Payments \$120.00  
- Other Credits \$0.00  
+ Purchases \$898.97  
+ Cash Advances \$0.00  
+ Other Debits \$0.00  
**+ Fees Charged \$0.00**  
**+ Interest Charged \$70.20**  
**= New Balance \$6,803.83**

**Payment Information**

Payment Due Date: 06/27/2018 Minimum Payment Due: \$137.00 New Balance: \$6,803.83

**Late Payment Warning:** If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to **\$35.00**.

**Minimum Payment Warning:** If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. The table is based on your standard minimum payment and does not include any past due and overlimit amounts. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	23 Years	\$14,937.00
\$232.00	3 Years	\$8,359.00 (Savings = \$6,578.00)

If you would like information about credit counseling services, call 1-800-326-8814.

**Transactions**

Post Date	Trans Date	Reference	Description	Amount
05/13	05/11	2443106GKTF403542	BURLINGTON STORES 1094 EVERGREEN PAR IL	\$100.74
05/16	05/15	2439900GP8KJTS8JR	GEEKSQUADPLAN 00015784 800-4335778 MN	\$10.99
05/18	05/17	2469216GS2XZ47J0V	MICHAELS STORES 5057 CHICAGO IL	\$14.17
05/20	05/17	2442733GSLM8NLR5J	ALDI 62067 EVERGREEN PAR IL	\$109.74
05/22	05/22	7414136GY00XTMJG3	PAYMENT - THANK YOU	\$120.00-
05/27	05/24	2469216H12XML1K0X	LOWES #02301* CHICAGO IL	\$32.68
05/27	05/25	2422638H22LR7LMSN	WAL-MART #5485 EVERGREEN PAR IL	\$139.12
05/27	05/26	2469216H22Y0XP1D1	NETFLIX.COM NETFLIX.COM CA	\$8.71

✓ **Remit Payment to:**  
CHICAGO PATROLMEN'S FCU  
PO BOX 660493 DALLAS TX 75266-0493

✉ **Mail Inquiries To:**  
CUSTOMER SERVICE P.O. BOX 31112 TAMPA,  
FLORIDA 33631-3112

☎ **Questions?**  
Call Customer Service: 855-887-9759  
Lost or Stolen Card: 800-449-7728

**We appreciate your membership!**

Detach the bottom portion and return payment using enclosed envelope to be received no later than by 5:00 p.m. on the due date. Please use blue or black ink.

CHICAGO PATROLMEN'S FCU  
1407 W WASHINGTON  
CHICAGO IL 60607-1820

Account Number

New Balance \$6,803.83

Minimum Payment Due \$137.00

Please include your account number on your check.

Payment Due Date						
June						
S	M	T	W	T	F	S
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30

☐ New address, phone number or e-mail?  
Check the box to the left and print changes on back.

**Amount Enclosed \$**

CHICAGO PATROLMEN'S FCU  
PO BOX 660493  
DALLAS TX 75266-0493

BEVERLY J BROWN-LEWIS  
2639 W 86TH ST  
CHICAGO IL 60652-3931

66841

Cardholder Name  
BEVERLY J BROWN-LEWIS

Account Number



Page 2 of 2

Transactions (continued)				
Post Date	Trans Date	Reference	Description	Amount
05/28	05/27	2444500H4BLK3WPD	SAMS CLUB #6349 EVERGREEN PAR IL	\$54.74
05/31	05/29	2442733H6LM8KZRT2	ALDI 62097 EVERGREEN PAR IL	\$40.48
05/31	05/30	2444500H7BLK09NZH	WM SUPERCENTER #5485 EVERGREEN PAR IL	\$35.10
06/01	05/30	2444500H75SA2QVRS	MEIJER STORE #265 EVERGREEN PAR IL	\$21.90
06/01	05/31	2416407H7RK1B7ZKF	MARIANOS 00085308 EVERGREEN PAR IL	\$16.86
06/01	05/31	2416407H72LR8JM62	TARGET 00020875 OAK LAWN IL	\$63.74
06/01	05/31	2422443H831TM8S8Z	B UNIQUE CHICAGO IL	\$250.00
Fees				
TOTAL FEES FOR THIS PERIOD				\$0.00
Interest Charged				
06/01	06/01		Interest Charge on Purchases	\$70.20
06/01	06/01		Interest Charge on Cash Advances	\$0.00
TOTAL INTEREST FOR THIS PERIOD				\$70.20
2018 Totals Year-to-Date				
Total fees charged in 2018				\$0.85
Total interest charged in 2018				\$304.68

Interest Charge Calculation				
Your Annual Percentage Rate (APR) is the annual interest rate on your account.				
Type of Balance	APR %	Balance Subject To Interest Rate	Interest Charge	Remaining Balance
Purchases	13.90%	\$6,063.77	\$70.20	\$6,803.83
Cash Advances	13.90%	\$0.00	\$0.00	\$0.00
Days in Billing Cycle: 30				
See reverse side of page one for explanation of Interest Charge calculation. Credit Purchases calculated using Method G. Cash Advance Charges calculated using Method A.				

**Important Information**

**Terms and Conditions**

Please refer to the disclosure previously provided for the Terms and Conditions governing the use of this account. These Terms and Conditions may be amended or supplemented by separate notices to you, including any notices you have previously received from us.

**Credit Terms**

The Interest Charge Calculation Method applicable to your account for Cash Advances and Credit Purchases of goods and services that you obtain through the use of your card is specified within the Interest Charge Calculation section of this statement and explained below:

**Method A - The Interest Charge on Credit Purchases** begins to accrue on the date each is posted to your account. The Interest Charge on Cash Advances begins to accrue on the date you obtain the Cash Advance or the first day of the billing cycle in which it is posted to your account, whichever is later. The Interest Charges for a billing cycle are computed by applying the daily periodic rate to the average daily balance multiplied by the number of days in the billing cycle OR the monthly Periodic Rate to the average daily balance during the billing cycle, which is determined by dividing the sum of the daily balances during the billing cycle by the number of days in the cycle. Each daily balance is determined by adding to the Previous Balance (the outstanding balance of your account at the beginning of the billing cycle) any new Credit Purchases posted to your account and any new Cash Advances received, and subtracting any payments as received or credits as posted to your account, but excluding any unpaid Interest Charges.

**Method E - To avoid incurring an additional Interest Charge on the balance of Credit Purchases (and Cash Advances, if this Method E is specified as applicable to Cash Advances)** reflected on this statement, you must pay the New Balance shown on the reverse side on or before the Payment Due Date. The Interest Charges for a billing cycle are computed by applying the daily periodic rate to the average daily balance multiplied by the number of days in the billing cycle OR the monthly Periodic Rate to the average daily balance of Credit Purchases (and, if applicable, Cash Advances), which is determined by dividing the sum of the daily balances during the billing cycle by the number of days in the cycle. Each daily balance of Credit Purchases (and, if applicable, Cash Advances) is determined by subtracting from the Previous Balance of Credit Purchases (and, if applicable, Cash Advances) any payments received and credits as posted to your account, but excluding any unpaid Interest Charges.

**Method F - To avoid incurring an additional Interest Charge on the balance of Cash Advances (and Credit Purchases, if this Method F is specified as applicable to Credit Purchases)** reflected on this statement, you must pay the New Balance shown on the reverse side on or before the Payment Due Date. The Interest Charges for a billing cycle are computed by applying the daily periodic rate to the average daily balance multiplied by the number of days in the billing cycle OR the monthly Periodic Rate to the average daily balance of Cash Advances (and, if applicable, Credit Purchases), which is determined by dividing the sum of the daily balances during the billing cycle by the number of days in the cycle. Each daily balance of Cash Advances (and, if applicable, Credit Purchases) is determined by adding to the Previous Balance of Cash Advances (and, if applicable, Credit Purchases) any new Cash Advances as of the transaction date or the first day of the billing cycle in which posted, whichever is later (and, if applicable, and new Credit Purchases as posted), and subtracting any payments as received and credits as posted to your account, but excluding any unpaid Interest Charges.

**Method G - To avoid incurring an additional Interest Charge on the balance of Credit Purchases (and Cash Advances, if this Method G is specified as applicable to Cash Advances)** reflected on this statement and on any new Credit Purchases (and, if applicable, Cash Advances) appearing on your next statement, you must pay the New Balance shown on the reverse side on or before the Payment Due Date. The Interest Charges for a billing cycle are computed by applying the daily periodic rate to the average daily balance multiplied by the number of days in the billing cycle OR the monthly Periodic Rate to the average daily balance of Credit Purchases (and, if applicable, Cash Advances), which is determined by dividing the sum of the daily balances during the billing cycle by the number of days in the cycle. Each daily balance is determined by adding to the Previous Balance of Credit Purchases (and, if applicable, Cash Advances) any new Credit Purchases posted to your account (and, if applicable, Cash Advances as of the transaction date or the first day of the billing cycle in which posted, whichever is later) and subtracting any payments as received and credits as posted to your account, but excluding any unpaid Interest Charges.

Note: If a variable rate plan is applicable to this account, the periodic rate may vary.

<b>Credit Balances</b>	
If there is a credit balance due you, you may request in writing a full refund of this credit balance at the address indicated on the front of the statement after the phrase "Mail Inquiries To:"	
<b>Additional Charges</b>	
Additional charges, plus applicable taxes, may also be assessed if you pay us with a check not honored by your Financial Institution, request a copy of a document, request a Cash Advance, request a replacement card, or use your card for a transaction at an automated teller machine, if such charges are not prohibited by law or regulation. Notice: Checks returned NSF (Non-Sufficient Funds) or UCF (Uncollected Funds) are subject to electronic ACH representation.	
If applicable, there will be a charge assessed to your credit card statement for each expedited telephone payment initiated by the cardholder through the 24 x 7 Cardholder Services.	
<b>Statement Closing Date</b>	
All transactions received after the statement closing date will appear on your next statement.	
<b>Electronic Check Conversion / ECK</b>	
If applicable, when you provide a check as payment, you authorize us to use information from your check to make a one-time electronic fund transfer from your account. In certain circumstances, such as for technical or processing reasons, we may process your payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. If you wish to opt out of this process, please call the toll free number listed on the back of your credit card.	
<b>Account Information Reported to Credit Bureaus</b>	
We may report information about your Account to credit bureaus. Late payments, missed payments or other defaults on your Account may be reflected in your credit report. If you think we have reported inaccurate information to a credit bureau, you may write to us at the address indicated on the front of this statement.	
<p style="text-align: center;"><b>What To Do If You Think You Find A Mistake On Your Statement</b></p> <p>If you think there is an error on your statement, write to us at the address indicated on the front of this statement. In your letter, give us the following information: • <i>Account information:</i> Your name and account number. • <i>Dollar amount:</i> The dollar amount of the suspected error. • <i>Description of Problem:</i> If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.</p> <p>You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.</p> <p>While we investigate whether or not there has been an error, the following are true: • We cannot try to collect the amount in question, or report you as delinquent on that amount. • The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount. • While you do not have to pay the amount in question, you are responsible for the remainder of your balance. • We can apply any unpaid amount against your credit limit.</p>	<p style="text-align: center;"><b>Your Rights If You Are Dissatisfied With Your Credit Card Purchases</b></p> <p>If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.</p> <p>To use this right, all of the following must be true: (1) The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.) (2) You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify. (3) You must not yet have fully paid for the purchase.</p> <p>If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at the address indicated on the front of this statement.</p> <p>While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.</p>

O1CV006 - 1 - 04/07/15

**Change of address? Please supply the new information in the boxes provided.**

Cardholder's Signature	
Street Address	
Street Address (cont.)	
City	State ZIP Code
E-mail Address	
Home Phone	Business Phone

**We appreciate your patronage and continually strive to provide quality service.**

OA9006AC

**Cardholder Name**  
BEVERLY J BROWN-LEWIS

**Account Number**



Page 1 of 3

**CHICAGO PATROLMEN'S**  
FEDERAL CREDIT UNION

Account Information	
Statement Closing Date	07/02/2018
Credit Limit	\$13,000.00
Available Credit	NONE
Cash Credit Limit	\$13,000.00
Available Cash	\$0.00
Past Due Amount	\$137.00

Account Summary	
Previous Balance	\$6,803.83
- Payments	\$0.00
- Other Credits	\$188.73
+ Purchases	\$6,342.62
+ Cash Advances	\$0.00
+ Other Debits	\$0.00
+ Fees Charged	\$0.00
+ Interest Charged	\$0.00
= New Balance	\$12,957.72

Payment Information		
Payment Due Date: 07/27/2018	Minimum Payment Due: \$397.00	New Balance: \$12,957.72

**Late Payment Warning:** If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to **\$35.00**.

**Minimum Payment Warning:** If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. The table is based on your standard minimum payment and does not include any past due and overlimit amounts. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	14 Years	\$12,958.00

If you would like information about credit counseling services, call 1-800-326-8814.

Transactions				
Post Date	Trans Date	Reference	Description	Amount
06/03	06/02	2405522HA8AX402F4	LAZ PARKING 100197S 3125777985 IL	\$25.00
06/03	06/02	2444500HABLK62DFQ	SAMS CLUB #6349 EVERGREEN PAR IL	\$211.34
06/04	06/03	2422638HBBLH27SBT	WAL-MART #3601 CRESTWOOD IL	\$164.14
06/05	06/04	2422638HQBLH04L7H	SAMSClub #6349 EVERGREEN PAR IL	\$300.00
06/05	06/04	2442620HB8AJZ5T7F	LORI'S DESIGNER SHOES CHICAGO IL	\$181.82
06/05	06/04	2443106HQ5SQD13DP	MCGRATH LEXUS CHICAGO CHICAGO IL	\$536.78
06/06	06/05	2443565HD60RMKL96	REICHMAN JEWELERS OAK LAWN IL	\$750.00
06/07	06/05	2444500HD5SA6A2M5	PARTY CITY CHICAGO IL	\$210.32
06/07	06/06	2421073HEBLKV5Z4Y	LIDS 5480 CHICAGO RIDGE IL	\$30.79
06/07	06/06	2443565HE2M710F56	H&M0412 CHICAGO RIDGE IL	\$75.00

✓ **Remit Payment to:**  
CHICAGO PATROLMEN'S FCU  
PO BOX 660493 DALLAS TX 75266-0493

✉ **Mail Inquiries To:**  
CUSTOMER SERVICE P.O. BOX 31112 TAMPA,  
FLORIDA 33631-3112

☎ **Questions?**  
Call Customer Service: 855-887-9759  
Lost or Stolen Card: 800-449-7728

**We appreciate your membership!**

Detach the bottom portion and return payment using enclosed envelope to be received no later than by 5:00 p.m. on the due date. Please use blue or black ink.

CHICAGO PATROLMEN'S FCU  
1407 W WASHINGTON  
CHICAGO IL 60607-1820

Account Number

New Balance \$12,957.72

Minimum Payment Due \$397.00

Please include your account number on your check.

Payment Due Date						
July						
S	M	T	W	T	F	S
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

☐ New address, phone number or e-mail?  
Check the box to the left and print changes on back.

**Amount Enclosed \$**

CHICAGO PATROLMEN'S FCU  
PO BOX 660493  
DALLAS TX 75266-0493

BEVERLY J BROWN-LEWIS  
2639 W 86TH ST  
CHICAGO IL 60652-3931



Cardholder Name  
BEVERLY J BROWN-LEWIS

Account Number



Page 2 of 3

Transactions (continued)				
Post Date	Trans Date	Reference	Description	Amount
06/07	06/06	2469216HD2XZHPT3H	AmazonPrime Membership amzn.com/prme WA	\$1.99
06/07	06/06	2473309HDBLL3RL96	UNCLE JOES JERK CHICKEN CHICAGO IL	\$79.00
06/07	06/07	2443106HE2E09H64Y	AMAZON MKTPLACE PMTS WWW. WWW.AMAZON.CO WA	\$32.50
06/08	06/06	2413829HEPAXKS3DS	BED BATH & BEYOND #588 CHICAGO RIDGE IL	\$149.42
06/08	06/06	2444500HE5SAJ77Q8	HOBBY LOBBY #243 BRIDGEVIEW IL	\$21.96
06/08	06/07	2422443HF2Y31GLDM	PETE'S FRESH MARKE BRIDGEVIEW IL	\$45.46
06/08	06/07	2422638HF2LR52ME7	WAL-MART #1779 BRIDGEVIEW IL	\$70.04
06/08	06/07	2443106HE2DYX7E2Y	AMAZON MKTPLACE PMTS WWW. WWW.AMAZON.CO WA	\$25.90
06/08	06/07	2444500HFBLJY37K1	SAMS CLUB #6349 EVERGREEN PAR IL	\$80.49
06/10	06/07	7444500HF5SA428Z6	PARTY CITY CHICAGO RIDGE IL CREDIT	\$62.28-
06/10	06/08	2401339HF01KEGWM2	NOTHING BUNDT CAKES 161 OAK LAWN IL	\$30.68
06/10	06/08	2442733HFLYJAHERV	JEWEL #3107 OAK LAWN IL	\$144.90
06/10	06/08	2443106HF2DJHBYQG	AMAZON MKTPLACE PMTS WWW. WWW.AMAZON.CO WA	\$57.00
06/10	06/09	2401339HG01RTZD1Z	NOTHING BUNDT CAKES 105 ORLAND PARK IL	\$52.68
06/10	06/09	2443106HG2DJVZ1T9	AMAZON.COM AMZN.COM/BILL AMZN.COM/BILL WA	\$73.12
06/10	06/09	2444500HG5SA6B540	4TE*ILSecofStateSFee DRIV SPRINGFIEL IL	\$1.00
06/10	06/09	2444500HG5SA6B56K	4TE*ILSecretaryofState Ch Chicago IL	\$30.00
06/10	06/09	2469216HG2XLWAV0N	SQ *OUR DECOR HOME Chicago IL	\$29.00
06/11	06/10	2443106HH6126450Q	YA YA E FAVORMART 626-667-2258 CA	\$118.46
06/11	06/10	2443106HH61266YBH	YA YA E FAVORMART 626-667-2258 CA	\$34.93
06/12	06/10	2455536HJ3THJ7NZ8	DAN'S SOUL FOOD & BA 773-7376695 IL	\$13.94
06/12	06/11	2444500HK00G3Q43A	MARSHALLS #0050 OAK LAWN IL	\$119.57
06/12	06/11	2444500HK00G3Q45L	MARSHALLS #0339 CHICAGO RIDGE IL	\$109.90
06/13	06/11	2416407HK31TQVZ7X	STAPLES 00116574 OAK LAWN IL	\$40.57
06/13	06/11	2461043HK03R3JYHR	ROSS STORES #1909 CHICAGO RIDGE IL	\$53.91
06/13	06/12	2442733HKLYJ6XWXY	PARK PACKING COMPANY CHICAGO IL	\$68.07
06/13	06/12	2444500HL00G8Y5N0	T.J. MAXX #1487 EVERGREEN PAR IL	\$47.52
06/13	06/12	2444500HL00G8Y5RK	CHICO'S #557 ORLAND PARK IL	\$95.49
06/13	06/12	2444500HL00G8Y5SM	CHICO'S #557 ORLAND PARK IL	\$61.08
06/13	06/12	2471705HL3SK8EMSY	BARRACOS PIZZA CHICAGO IL	\$22.66
06/14	06/12	2442733HLLM8KRHP	ALDI 68096 ORLAND PARK IL	\$106.73
06/14	06/13	2422638HML2LR127XG	WAL-MART #5485 EVERGREEN PAR IL	\$36.92
06/14	06/13	2444500HM00GL8G1P	T.J. MAXX # 1225 CHICAGO IL	\$33.06
06/14	06/13	2444500HM00GL8G7D	CTYCHGO COLLECTIONS CHICAGO IL	\$175.63
06/14	06/13	2469216HL2XKLDGPX	AmazonPrime Membership amzn.com/prme WA	\$12.99
06/15	06/13	2444500HM5SA3HR6S	CTYCHGO*SERVICEFEE 312-744-7275 IL	\$2.96
06/15	06/13	2444500HM5SA3HR9E	CTYCHGO DWM IVR 312-744-7275 IL	\$150.00
06/15	06/14	2422443HN2Y2Y03DF	204 - FAIRPLAY FOO CHICAGO IL	\$20.98
06/15	06/14	2444500HN00G0GXP8	USPS PO 1615160421 EVERGREEN PAR IL	\$10.00
06/15	06/14	2444500HN00G0GXW5	T.J. MAXX #1487 EVERGREEN PAR IL	\$22.13
06/15	06/14	7444500HN00G0GXTP	T.J. MAXX #1487 EVERGREEN PAR IL CREDIT	\$13.26-
06/17	06/13	7422638HN9AKLW93K	WAL-MART #5485 EVERGREEN PAR IL CREDIT	\$16.47-
06/17	06/13	7422638HN9AKLW93V	WAL-MART #5485 EVERGREEN PAR IL CREDIT	\$37.10-
06/17	06/13	7442733HMLM8MTNTN	ALDI 62097 SSS EVERGREEN CREDIT	\$43.90-
06/17	06/14	7422638HP9AL155MM	WAL-MART #5485 EVERGREEN PAR IL CREDIT	\$8.65-
06/17	06/15	2439900HN8KJTS6V8	GEEKSQUADPLAN 00015784 800-4335778 MN	\$10.99
06/17	06/15	2442733HNLYJ9PGR7	PARK PACKING COMPANY CHICAGO IL	\$55.76
06/17	06/15	2444500HP00HVMADZ	NORDSTROM #0220 CHICAGO IL	\$101.88
06/17	06/15	2444500HP2XA4N2S8	MEIJER STORE #265 EVERGREEN PAR IL	\$31.99
06/17	06/15	2449215HNMHFNA6WA	SQ *PHOTOS BY CMII CHICAGO IL	\$175.00
06/17	06/15	2476197HPRQEJKJWK	GUCCI STORE 42 CHICAGO IL	\$639.45
06/17	06/16	2422443HR31TN21MF	B UNIQUE CHICAGO IL	\$126.02
06/17	06/16	2476197HPOT1LMTZS	GUCCI E-COMMERCE 866-482-2400 NJ	\$106.25
06/18	06/15	2475076HRS66DM57P	PHILS PIZZA OF BRIDGEPORT CHICAGO IL	\$29.24
06/18	06/16	2426979HR2XGJPBEV	BEVERLY HILLS CAR WASH CHICAGO IL	\$19.99

**Cardholder Name**  
BEVERLY J BROWN-LEWIS

**Account Number**



Page 3 of 3

Transactions (continued)				
Post Date	Trans Date	Reference	Description	Amount
06/18	06/16	2444500HR2XB80G0J	MENARDS EVERGREEN PARK IL EVERGREEN PAR IL	\$121.17
06/18	06/17	2443106HR61263XVR	YA YA E FAVORMART 626-667-2258 CA	\$35.84
06/20	06/19	2443106HS2DJN3QJ7	AMAZON MKTPLCE PMTS WWW. WWW.AMAZON.CO	\$32.32
06/20	06/19	2443106HS2DYG7E9	AMAZON MKTPLCE PMTS WWW. WWW.AMAZON.CO	\$10.99
06/20	06/19	2469216HS2XRYH832	AMAZON MKTPLCE PMTS AMZN.COM/BILL WA	\$10.99
06/21	06/20	2469216HV2XDXNBP4	Amazon Digital Svcs AMZN.COM/bill WA	\$4.35
06/22	06/18	7422638HW9AMWHK6N	WAL-MART #1779 BRIDGEVIEW IL CREDIT	\$7.07-
06/22	06/21	2469216HW2XNM185V	AMAZON MKTPLCE PMTS AMZN.COM/BILL WA	\$53.86
06/26	06/25	2469216J02XV26LY0	NETFLIX.COM NETFLIX.COM CA	\$8.71
Fees				
TOTAL FEES FOR THIS PERIOD				\$0.00
Interest Charged				
07/02	07/02		Interest Charge on Purchases	\$0.00
07/02	07/02		Interest Charge on Cash Advances	\$0.00
TOTAL INTEREST FOR THIS PERIOD				\$0.00
THIS IS A REMINDER THAT YOUR ACCOUNT IS PAST DUE. IF YOU HAVE MAILED YOUR PAYMENT PLEASE DISREGARD THIS NOTICE. THANK YOU.				
WE MAY REPORT INFORMATION ABOUT YOUR ACCOUNT TO CREDIT BUREAUS. LATE PAYMENTS, MISSED PAYMENTS, OR OTHER DEFAULTS ON YOUR ACCOUNT MAY BE REFLECTED IN YOUR CREDIT REPORT.				
2018 Totals Year-to-Date				
Total fees charged in 2018				\$0.85
Total interest charged in 2018				\$304.68

Interest Charge Calculation				
Your Annual Percentage Rate (APR) is the annual interest rate on your account.				
Type of Balance	APR %	Balance Subject To Interest Rate	Interest Charge	Remaining Balance
Purchases	13.90%	\$0.00	\$0.00	\$12,957.72
Cash Advances	13.90%	\$0.00	\$0.00	\$0.00
Days in Billing Cycle: 31				
See reverse side of page one for explanation of Interest Charge calculation. Credit Purchases calculated using Method G. Cash Advance Charges calculated using Method A.				



**Important Information**

**Terms and Conditions**

Please refer to the disclosure previously provided for the Terms and Conditions governing the use of this account. These Terms and Conditions may be amended or supplemented by separate notices to you, including any notices you have previously received from us.

**Credit Terms**

The Interest Charge Calculation Method applicable to your account for Cash Advances and Credit Purchases of goods and services that you obtain through the use of your card is specified within the Interest Charge Calculation section of this statement and explained below:

**Method A -** The Interest Charge on Credit Purchases begins to accrue on the date each is posted to your account. The Interest Charge on Cash Advances begins to accrue on the date you obtain the Cash Advance or the first day of the billing cycle in which it is posted to your account, whichever is later. The Interest Charges for a billing cycle are computed by applying the daily periodic rate to the average daily balance multiplied by the number of days in the billing cycle OR the monthly Periodic Rate to the average daily balance during the billing cycle, which is determined by dividing the sum of the daily balances during the billing cycle by the number of days in the cycle. Each daily balance is determined by adding to the Previous Balance (the outstanding balance of your account at the beginning of the billing cycle) any new Credit Purchases posted to your account and any new Cash Advances received, and subtracting any payments as received or credits as posted to your account, but excluding any unpaid Interest Charges.

**Method E -** To avoid incurring an additional Interest Charge on the balance of Credit Purchases (and Cash Advances, if this Method E is specified as applicable to Cash Advances) reflected on this statement, you must pay the New Balance shown on the reverse side on or before the Payment Due Date. The Interest Charges for a billing cycle are computed by applying the daily periodic rate to the average daily balance multiplied by the number of days in the billing cycle OR the monthly Periodic Rate to the average daily balance of Credit Purchases (and, if applicable, Cash Advances), which is determined by dividing the sum of the daily balances during the billing cycle by the number of days in the cycle. Each daily balance of Credit Purchases (and, if applicable, Cash Advances) is determined by subtracting from the Previous Balance of Credit Purchases (and, if applicable, Cash Advances) any payments received and credits as posted to your account, but excluding any unpaid Interest Charges.

**Method F -** To avoid incurring an additional Interest Charge on the balance of Cash Advances (and Credit Purchases, if this Method F is specified as applicable to Credit Purchases) reflected on this statement, you must pay the New Balance shown on the reverse side on or before the Payment Due Date. The Interest Charges for a billing cycle are computed by applying the daily periodic rate to the average daily balance multiplied by the number of days in the billing cycle OR the monthly Periodic Rate to the average daily balance of Cash Advances (and, if applicable, Credit Purchases), which is determined by dividing the sum of the daily balances during the billing cycle by the number of days in the cycle. Each daily balance of Cash Advances (and, if applicable, Credit Purchases) is determined by adding to the Previous Balance of Cash Advances (and, if applicable, Credit Purchases) any new Cash Advances as of the transaction date or the first day of the billing cycle in which posted, whichever is later (and, if applicable, and new Credit Purchases as posted), and subtracting any payments as received and credits as posted to your account, but excluding any unpaid Interest Charges.

**Method G -** To avoid incurring an additional Interest Charge on the balance of Credit Purchases (and Cash Advances, if this Method G is specified as applicable to Cash Advances) reflected on this statement and on any new Credit Purchases (and, if applicable, Cash Advances) appearing on your next statement, you must pay the New Balance shown on the reverse side on or before the Payment Due Date. The Interest Charges for a billing cycle are computed by applying the daily periodic rate to the average daily balance multiplied by the number of days in the billing cycle OR the monthly Periodic Rate to the average daily balance of Credit Purchases (and, if applicable, Cash Advances), which is determined by dividing the sum of the daily balances during the billing cycle by the number of days in the cycle. Each daily balance is determined by adding to the Previous Balance of Credit Purchases (and, if applicable, Cash Advances) any new Credit Purchases posted to your account (and, if applicable, Cash Advances as of the transaction date or the first day of the billing cycle in which posted, whichever is later) and subtracting any payments as received and credits as posted to your account, but excluding any unpaid Interest Charges.

Note: If a variable rate plan is applicable to this account, the periodic rate may vary.

<b>Credit Balances</b>	
If there is a credit balance due you, you may request in writing a full refund of this credit balance at the address indicated on the front of the statement after the phrase "Mail Inquiries To:"	
<b>Additional Charges</b>	
Additional charges, plus applicable taxes, may also be assessed if you pay us with a check not honored by your Financial Institution, request a copy of a document, request a Cash Advance, request a replacement card, or use your card for a transaction at an automated teller machine, if such charges are not prohibited by law or regulation. Notice: Checks returned NSF (Non-Sufficient Funds) or UCF (Uncollected Funds) are subject to electronic ACH representation.	
If applicable, there will be a charge assessed to your credit card statement for each expedited telephone payment initiated by the cardholder through the 24 x 7 Cardholder Services.	
<b>Statement Closing Date</b>	
All transactions received after the statement closing date will appear on your next statement.	
<b>Electronic Check Conversion / ECK</b>	
If applicable, when you provide a check as payment, you authorize us to use information from your check to make a one-time electronic fund transfer from your account. In certain circumstances, such as for technical or processing reasons, we may process your payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. If you wish to opt out of this process, please call the toll free number listed on the back of your credit card.	
<b>Account Information Reported to Credit Bureaus</b>	
We may report information about your Account to credit bureaus. Late payments, missed payments or other defaults on your Account may be reflected in your credit report. If you think we have reported inaccurate information to a credit bureau, you may write to us at the address indicated on the front of this statement.	
<b>What To Do If You Think You Find A Mistake On Your Statement</b>	<b>Your Rights If You Are Dissatisfied With Your Credit Card Purchases</b>
If you think there is an error on your statement, write to us at the address indicated on the front of this statement. In your letter, give us the following information: • <i>Account information:</i> Your name and account number. • <i>Dollar amount:</i> The dollar amount of the suspected error. • <i>Description of Problem:</i> If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.	If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.
You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.	To use this right, all of the following must be true: (1) The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.) (2) You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify. (3) You must not yet have fully paid for the purchase.
While we investigate whether or not there has been an error, the following are true: • We cannot try to collect the amount in question, or report you as delinquent on that amount. • The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount. • While you do not have to pay the amount in question, you are responsible for the remainder of your balance. • We can apply any unpaid amount against your credit limit.	If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at the address indicated on the front of this statement.
	While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

O1CV9006 - 1 - 04/07/15

**Change of address? Please supply the new information in the boxes provided.**

Cardholder's Signature	
Street Address	
Street Address (cont.)	
City	State ZIP Code
E-mail Address	
Home Phone	Business Phone

**We appreciate your patronage and continually strive to provide quality service.**

0A9006AC

# CHICAGO PATROLMEN'S

F E D E R A L C R E D I T U N I O N

1407 W. Washington Blvd. • Chicago, IL 60607  
(312) 726-8814 • (855) 887-9759 • Fax: (312) 726-5349  
www.cpdfcu.com

**CREDIT CARD  
ACCOUNT  
OPENING  
DISCLOSURE**

**VISA**

**VISA SILVER LOW RATE**

This Disclosure is incorporated into and becomes part of Your LOANLINER® Consumer Credit Card Agreement & Disclosure. Please keep this attached to Your LOANLINER Consumer Credit Card Agreement & Disclosure.

<b>Interest Rates and Interest Charges</b>	
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>13.90%</b>
<b>APR for Balance Transfers</b>	<b>13.90%</b>
<b>APR for Cash Advances</b>	<b>13.90%</b>
<b>Paying Interest</b>	Your due date is at least 25 days after the close of each billing cycle. We will not charge You any interest on purchases if You pay Your entire balance by the due date each month. We will begin charging interest on cash advances and balance transfers on the transaction date.
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	<b>To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a>.</b>
<b>Fees</b>	
<b>Transaction Fees</b> - Foreign Transaction Fee	<b>1.00%</b> of each multiple currency transaction in U.S. dollars <b>0.80%</b> of each single currency transaction in U.S. dollars
<b>Penalty Fees</b> - Late Payment Fee - Returned Payment Fee	Up to <b>\$35.00</b> Up to <b>\$35.00</b>

## How We Will Calculate Your Balance:

We use a method called "average daily balance (including new purchases)." See Your Account Agreement for more details.

## Billing Rights:

Information on Your rights to dispute transactions and how to exercise those rights is provided in Your Account Agreement.

## Military Lending Act Disclosures:

Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to the credit transaction or account: The costs associated with credit insurance premiums; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account).

Please call us at (800) 326-8814 to receive oral disclosures of the Military Lending Act disclosure above and a description of the payment obligation.

## Other Fees & Disclosures:

### Late Payment Fee:

\$25.00 or the amount of the required minimum payment, whichever is less, if You are 1 or more days late in making a payment. In the event You fail to make a payment on time in any of the six billing cycles following the initial violation, You will be charged \$35.00 or the amount of the required minimum payment, whichever is less. If Your Account is subject to a Late Payment Fee, the fee will be charged to Your Account when You do not make the required minimum payment by or within the number of days of the statement Payment Due Date set forth on this Disclosure.

**LOANLINER.**

SEE NEXT PAGE for more important information about Your Account.

Returned Payment Fee:

\$25.00 or the amount of the required minimum payment, whichever is less. In the event a payment is returned in the same or in any of the six billing cycles following the initial violation, You will be charged \$35.00 or the amount of the required minimum payment, whichever is less. If Your Account is subject to a Returned Payment Fee, the fee will be charged to Your Account when a payment is returned for any reason.

Card Replacement Fee:

\$10.00. If Your Account is subject to a Card Replacement Fee, a fee will be charged for each replacement Card that is issued to You for any reason.

Emergency Card Replacement Fee:

\$150.00. If Your Account is subject to an Emergency Card Replacement Fee, a fee will be charged to Your Account for each emergency replacement Card that is issued to You.

Rush Fee:

\$25.00. If Your Account is subject to a Rush Fee, except as limited by applicable law, a fee may be charged to Your Account for each rush Card that You request, providing that delivery of the Card is also available by standard mail service, without paying a fee for delivery.

Statement Copy Fee:

\$5.00 . If Your Account is subject to a Statement Copy Fee, except as limited by applicable law and when the request is made in connection with a billing error made by the Credit Union, a fee may be charged to Your Account for each copy of a sales draft or statement that You request.

**Collection Costs:**

You agree to pay all costs of collecting the amount You owe under this Agreement, including court costs and reasonable attorney's fees.

**Periodic Rates:**

The Purchase APR is 13.90% which is a monthly periodic rate of 1.1583%.

The Balance Transfer APR is 13.90% which is a monthly periodic rate of 1.1583%.

The Cash Advance APR is 13.90% which is a monthly periodic rate of 1.1583%.